

INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)			Docket No.: 617-010487-US(PAR) Serial No.:			
			Applicant(s): Lauri PIHKIVI			
			Filing Date: Herewith Group:			
U.S. PATENTS						
Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date
TT	5,889,863	3/30/99	Weber	380	25	6/17/96
TT	5,850,446	12/15/98	Berger et al.	380	24	6/17/96
J1036 U.S. PTO 09/928026 08/10/01						
FOREIGN PATENT DOCUMENTS						
Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a	
TT	EP 0949596 A2	10/13/99	Europe	Citibank, N.A.	n/a	
TT	WO 97/49052	12/24/97	PCT	Verifone, Inc.	n/a	
OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)						
Examiner's Signature: <i>Ann Affel</i>			Date Considered: 03.10.05			
Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).						

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INFORMATION DISCLOSURE**CITATION FORM FOR
PATENT APPLICATION****(FORM PTO-1449)****(Substitute)**

Docket No.: 617-010487-US(PAR)

Serial No.: 09/928,026

Applicant(s): Lauri PIIKIVI

Filing Date: 8/10/01

Group:

U.S. PATENTS

Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date

U.S. PATENT PUBLICATIONS

Initials	Publication No.	Pub. Date	Name	Class	Sub-class	Filing Date

FOREIGN PATENT DOCUMENTS

Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a
π	WO 01/61659 A1	8/23/01	PCT	Mastercard International Incorporated	N/a
π	WO 01/27887 A1	4/19/01	PCT	Mastercard International Incorporated	N/a
π	WO 98/40982	9/17/98	PCT	Visa International	N/a
π	WO 01/78316 A2	10/18/01	PCT	Domiras Oy	N/a

OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)

π	"Nokia Demonstrates Electronic Mobile Payment Services With Visa And MeritaNordbanken", 2000.
π	"Mobile Commerce EMV Card Based Client Model Architecture Document", 2001.

Examiner's Signature: 

Date Considered: 63.10.05

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered.

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